

Information to identify the case:

Debtor 1	<u>David Stanley Sherred</u>	Social Security number or ITIN	xxx-xx-9269
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-23354-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Stanley Sherred

11/30/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 David Stanley Sherred
 Debtor

Case No. 12-23354-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 51

Date Rcvd: Nov 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2017.

db +David Stanley Sherred, 1002 Lowery Street, Duquesne, PA 15110-1952
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 13413246 ++++ASPIRE/CB&T, 9 CORPORATE RIDGE PKWY, COLUMBUS GA 31907-3049
 (address filed with court: Aspire/cb&t, 9 Mutec Dr, Columbus, GA 31907)
 13413269 +Majestic/cb&t, Attn: Cardholder Services, P.O. Box 105555, Atlanta, GA 30348-5555
 13915374 +RMBS REO Holdings LLC, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 30 2017 18:12:32 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr EDI: AIS.COM Nov 30 2017 18:13:00 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
 cr EDI: RECOVERYCORP.COM Nov 30 2017 18:13:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13413244 EDI: APPLIEDBANK.COM Nov 30 2017 18:13:00 Applied Bank, 601 Delaware Ave, Wilmington, DE 19801
 13423590 EDI: AIS.COM Nov 30 2017 18:13:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13413245 +EDI: APPLIEDBANK.COM Nov 30 2017 18:13:00 Applied Card Bank, Attention: General Inquiries, PO Box 17125, Wilmington, DE 19850-7125
 13413247 +EDI: TSYS2.COM Nov 30 2017 18:13:00 Barclay's Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 13413248 +EDI: TSYS2.COM Nov 30 2017 18:13:00 Barclays Bank Delaware, Attention: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
 13413249 +EDI: HFC.COM Nov 30 2017 18:13:00 Beneficial /hfc, PO Box 3425, Buffalo, NY 14240-3425
 13413250 +E-mail/Text: bknotice@bhlmlaw.com Nov 30 2017 18:12:27 Blatt, Hesemiller, Leibsker & Moore, LLC, Attn: Daniel Santucci, 1835 Market Street, Suite 501, Philadelphia, PA 19103-2933
 13413254 EDI: CAPITALONE.COM Nov 30 2017 18:13:00 Cap One, PO Box 85520, Richmond, VA 23285
 13413256 E-mail/Text: bankruptcy@cavps.com Nov 30 2017 18:12:52 Cavalry Portfolio Services, 7 Skyline Drive, Hawthorne, NY 10532
 13413258 EDI: CBCSI.COM Nov 30 2017 18:13:00 CBCS, PO Box 164089, Columbus, OH 43216
 13413260 EDI: CITICORP.COM Nov 30 2017 18:13:00 Citibank Sd, Na, Attn: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195
 13413261 EDI: CITICORP.COM Nov 30 2017 18:13:00 Citibank Usa, Citicorp Credit Services/Attn: Centraliz, PO Box 20363, Kansas City, MO 64195
 13413251 +EDI: RESURGENT.COM Nov 30 2017 18:13:00 Cach Llc/Square Two Financial, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
 13413252 +EDI: RESURGENT.COM Nov 30 2017 18:13:00 Cach Llc/Square Two Financial, 4340 S Monaco Street, Unit 2, Denver, CO 80237-3581
 13413253 +E-mail/Text: bankruptcy@cavps.com Nov 30 2017 18:12:52 Calvary Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Dr., Valhalla, NY 10595-1340
 13441401 EDI: CAPITALONE.COM Nov 30 2017 18:13:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13413255 +EDI: CAPITALONE.COM Nov 30 2017 18:13:00 Capital One, N.a., Capital One Bank (USA) N.A., PO Box 30285, Salt Lake City, UT 84130-0285
 13418742 +E-mail/Text: bankruptcy@cavps.com Nov 30 2017 18:12:52 Cavalry Portfolio Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
 13413257 +EDI: CBCSI.COM Nov 30 2017 18:13:00 Cbcs, PO Box 163250, Columbus, OH 43216-3250
 13413259 +EDI: CITICORP.COM Nov 30 2017 18:13:00 Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
 13476435 +E-mail/Text: kburkley@bernsteinlaw.com Nov 30 2017 18:13:03 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908
 13413264 EDI: RMSC.COM Nov 30 2017 18:13:00 Gecrb/jcp, PO Box 984100, El Paso, TX 79998
 13413265 +EDI: RMSC.COM Nov 30 2017 18:13:00 Gemb/JC Penny, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
 13439771 +EDI: HFC.COM Nov 30 2017 18:13:00 HSBC MORTGAGE SERVICING, INC., POST OFFICE BOX 21188, EAGAN, MINNESOTA 55121-0188
 13413267 +EDI: HFC.COM Nov 30 2017 18:13:00 Hsbc/bsbuy, PO Box 5253, Carol Stream, IL 60197-5253
 13413268 +EDI: HFC.COM Nov 30 2017 18:13:00 Hsbc/rs, Attn: Bankruptcy Department, PO Box 5263, Carol Stream, IL 60197-5263
 13438590 EDI: JEFFERSONCAP.COM Nov 30 2017 18:13:00 FIRST FINANCIAL PORTFOLIO MANAGEMENT INC, c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 13471243 EDI: JEFFERSONCAP.COM Nov 30 2017 18:13:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 13437670 +EDI: OPHSUBSID.COM Nov 30 2017 18:13:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13537158 EDI: AIS.COM Nov 30 2017 18:13:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457

District/off: 0315-2

User: culy
Form ID: 3180W

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Total Noticed: 51

Date Rcvd: Nov 30, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13448506 +EDI: OPHSUBSID.COM Nov 30 2017 18:13:00 OAK HARBOR CAPITAL VI, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13413270 +EDI: AGFINANCE.COM Nov 30 2017 18:13:00 Onemain Financial, 300 Saint Paul Place,
Baltimore, MD 21202-2120
13413271 EDI: PRA.COM Nov 30 2017 18:13:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
13462641 EDI: PRA.COM Nov 30 2017 18:13:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
13437246 EDI: RECOVERYCORP.COM Nov 30 2017 18:13:00 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13462697 EDI: Q3G.COM Nov 30 2017 18:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
13418976 EDI: RECOVERYCORP.COM Nov 30 2017 18:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13413273 +EDI: SEARS.COM Nov 30 2017 18:13:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
13413274 +EDI: CITICORP.COM Nov 30 2017 18:13:00 Thd/cbna, PO Box 6497,
Sioux Falls, SD 57117-6497
14126751 E-mail/Text: jennifer.chacon@spservicing.com Nov 30 2017 18:13:10
Towd Point Mortgage Trust 2015-4, U.S. Bank National Association Trustee,
c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
13413275 +EDI: WFFC.COM Nov 30 2017 18:13:00 Wf Fin Bank, Wells Fargo Financial, 4137 121st St,
Urbandale, IA 50323-2310
13413276 +EDI: WFFC.COM Nov 30 2017 18:13:00 Wff Cards, 3201 N 4th Ave,
Sioux Falls, SD 57104-0700

TOTAL: 45

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Select Portfolio Servicing, Inc. as servicing agen
cr Towd Point Mortgage Trust 2015-4
cr Towd Point Mortgage Trust 2015-4, U.S. Bank Nation
13448507* +OAK HARBOR CAPITAL VI, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
cr ##+Beneficial Consumer Discount Company, c/o Stern and Eisenberg, LLP, 261 Old York Road,
Ste. 410, The Pavilion, Jenkintown, PA 19046-3722
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
13413262 ##+Eaf LLC, Equable Ascent Financial, LLC, 1120 W. Lake Cook Road,
Buffalo Grove, IL 60089-1970
13413263 ##+Equable Ascent Financial, 1120 W. Lake Cook Road, Buffalo Grove, IL 60089-1970
13413266 ##+Hilco Receivables/Equable Ascent Financi, Attn: Bankruptcy, 1120 Lake Cook Road Suite B,
Buffalo Grove, IL 60089-1970
13413272 ##+Portfolio Recovery & Affiliates, 287 Independence, Virginia Beach, VA 23462-2962
TOTALS: 3, * 1, ## 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2017 at the address(es) listed below:

Albert G. Reese, Jr. on behalf of Debtor David Stanley Sherred areese8897@aol.com,
agrees8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
James Warmbrodt on behalf of Creditor Towd Point Mortgage Trust 2015-4, U.S. Bank National Association as Indenture Trustee bkgroup@kmlawgroup.com

District/off: 0315-2

User: culy
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Matthew Christian Waldt on behalf of Creditor Towd Point Mortgage Trust 2015-4, U.S. Bank National Association as Indenture Trustee mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for RMBS REO Holdings LLC mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor Towd Point Mortgage Trust 2015-4 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Steven K. Eisenberg on behalf of Creditor Beneficial Consumer Discount Company seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 10